

Home Insurance

Insurance Product Information Document

Company: Horizon (UW) Ltd **Product:** Latitude



The Insurers for your policy are shown in your schedule.

This insurance is provided by Horizon (UW) Limited which is registered in the UK.

Horizon (UW) Limited is regulated by the Financial Conduct Authority. Registered number: 715633

This document is a summary of our insurance policy and you will find all terms and conditions in the policy documents provided by your insurance intermediary and are also available from our website www.horizonuw.co.uk

What is this type of insurance?

Latitude is an all risks home insurance policy that protects your Buildings, Contents, Valuables and Liability.



What is insured?

Buildings

- ✓ Damage to your Buildings – All Risks cover up to the sum insured shown on your policy schedule, unless specifically excluded
- ✓ Unlimited alternative accommodation (including loss of rent) up to a maximum of 5 years
- ✓ Emergency evacuation up to £1,000 for the cost of alternative accommodation for you, your domestic pets and horses
- ✓ Replacement locks and keys
- ✓ The cost of new acquisitions up to 10% of the Buildings sum insured if advised to us within 60 days
- ✓ Contamination or pollution by the leakage of oil up to £100,000
- ✓ Vermin causing damage inside the home or a health risk to you up to £1,000
- ✓ Cover for new fixtures and fittings – if you notify us within 45 days of purchase
- ✓ Finding and accessing a leak which is damaging the home
- ✓ Garden restoration up to £2,500 per plant, shrub or tree
- ✓ Public liability cover if you are found liable for any accidents arising from the ownership of your home

Contents & Valuables

- ✓ Loss or damage to your Contents & Valuables – All Risks cover up to the sum insured shown on your policy schedule, unless specifically excluded
- ✓ Minimum sum insured £150,000
- ✓ Replacement of external door locks if your keys are lost or stolen
- ✓ Cover new acquisitions – if you notify us within 45 days of purchase for Contents and 60 days for Valuables
- ✓ Marquees up to £50,000
- ✓ Guns up to £10,000 in total unless specified on the policy
- ✓ Dinghies, rowing boats, sailboards and surfboard up to £10,000 per craft
- ✓ Money up to £5,000 outside a safe and up to £10,000 kept inside a safe
- ✓ Personal and Public liability cover up to £10,000,000 for your legal liability for damages you have to pay to a third party in compensation
- ✓ Tenant's liability up to £2,000,000 for your legal liability to pay damages to your landlord's property



What is not insured?

Main exclusions only

- ✗ faulty workmanship, defective designs or use of defective materials
- ✗ electrical or mechanical breakdown
- ✗ economic loss
- ✗ a gradually occurring loss including but not limited to wear and tear, damp, rot, mould
- ✗ a deliberate act by a person within the household
- ✗ storm damage to fences, non-mechanical wooden gates or hedges



Are there any restrictions on cover?

- ! Planned building works at the home that exceed £125,000 in value are not covered
- ! Fine Arts and Antiques single article limit is £50,000 unless Specified on the policy
- ! Jewellery and Watches single article limit is £25,000 unless Specified on the policy
- ! We will not pay the first £500 of each claims or the Policy excess, whichever is higher in respect of chewing, fouling, scratching or tearing by domestic pets.
 - the excess (the first amount of any claim that we will deduct from a claims settlement)
 - monetary limits for certain covers, and/or
 - Endorsements may apply to your policy that exclude certain types of loss or damage.



Where am I covered?

- ✓ Buildings – At the Property stated in the Policy schedule
- ✓ Contents – Worldwide
- ✓ Liability Property Owner – England, Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands
- ✓ Liability – personal and public – anywhere in the world



What are my obligations:

At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are being asked relating to the insurance.

You must take all reasonable steps to:

- Prevent accidents, injury, illness, loss or damage.
- Safeguard your property, ensuring that every item is afforded a level of care and protection commensurate with its value.
- Maintain your property in good condition and repair. If you do not we will not be liable to pay any related claim.
- Ensure your sums insured are maintained at full value
- Advise us of any change in your circumstances relevant to this insurance
- Advise us of any changes that affect your statement of fact
- Promptly advise us of any situations that could give rise to a claim

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

You may pay your policy premium either annually or by monthly instalments. Further details are available from your insurance intermediary



When does the cover start and end?

Your policy will normally run for 12 months although the duration of the policy may be altered upon request



How do I cancel the contract?

You may cancel your policy within fourteen days of the commencement date. We will give a full refund of all premiums paid unless you have made or intimated a claim in the current period of insurance where we will keep the full premium paid for the period of insurance. After this period you may cancel your policy and you will receive a part refund for the premium relating to the remaining cover, unless you have made or intimated a claim.